

CLAIMS

What is claimed is:

1. A method for reducing the risk of leasing a class 8 truck to an individual comprising the steps of:
 - a truck seller guarantees a lessee for the truck for a predetermined period;
 - a buyer buys the truck from seller;
 - the buyer leases the truck to a lessee.
2. The method of claim 1, wherein said lessee pays a nonrefundable processing fee payment to the buyer and the buyer leases the truck to the lessee upon receipt of the financial payment, and said seller obtains a second lessee if said lessee does not make the financing fee payment.
3. The method of claim 1, wherein said lessee makes periodic payments to said buyer and if said lessee defaults on said periodic payments, said seller obtains a second lessee for said buyer.
4. The method of claim 3, wherein said buyer equips said truck with GPS identification equipment.
5. The method of claim 1, wherein said periodic payments are weekly.
6. The method of claim 2, wherein processing fee is at least \$3,900.
7. The method of claim 1, wherein said lease is a commercial operating lease.
8. The method of claim 1, said lessee obtains a contract for hauling cargo prior to buyer leasing the truck to lessee.

9. A method of reducing risk assumed by a lessor of a vehicle comprising the steps of:

storing at least one computer data file in a computer database reflecting the terms of a purchase of a class 8 truck from a seller and a lease of said class 8 truck to a lessee, said terms including at least a guarantee from said seller to a buyer to obtain a lessee for said truck for a predetermined period;

causing a server coupled to said database to debit a bank account of said lessee an amount for a non-refundable processing fee;

obligating said lessee to pay periodic lease payments;

causing a transfer of said period lease payment on a periodic basis from a bank account of said lessee to a bank account of said buyer;

updating said computer data files each time said bank account is debited;

determining if a default has occurred; and

said server notifying said seller to provide a second lessee if a default of the lease has occurred.

10. The method of claim 8, wherein said transfer of periodic lease payments occurs weekly.

11. The method of claim 9, wherein said lease is a commercial operating lease.

12. The method of claim 1, wherein said lessee obtains a contract for hauling of cargo prior to buyer leasing the truck to lessee.